

(Official Form 1) (9/97)

	-	
s Bankruptcy	Court	

FORM B1 United	Voluntary Petition					
Name of Debtor (if individual, enter Pinter, Keith Paul	r Last, First, N	Middle):	Name of Joint Debtor (S	pouse)(Last, First, Middle):		
All Other Names used by the Debte (include married, maiden, and trade name	Debtor in the last 6 years le names): All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):					
Soc. Sec./Tax I.D. No. (if more tha 562-91-1885	n one, state all	1):	Soc. Sec./Tax I.D. No. (if more than one, state all):			
Street Address of Debtor (No. & St 624 Rock Island Drive Dayton, NV 89403	reet, City, Sta	te & Zip Code):	Street Address of Joint I	Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Lyo	n		County of Residence or of Principal Place of Busine			
Mailing Address of Debtor (if diffe	rent from stree	et address):	Mailing Address of Joint	t Debtor (if different from street address):		
Location of Principal Assets of Bus (if different from street address above):	iness Debtor		<u> </u>			
	formation	Regarding the Deb	otor (Check the Appli	cable Boxes)		
of this petition or for a longer part of There is a bankruptcy case concernin Type of Debtor (Che Individual(s) Corporation Partnership Other	such 180 days the gradest debtor's affiliated all boxes the state of t	nan in any other District. te, general partner, or partner nat apply) Railroad Stockbroker Commodity Broker e box) Business es that apply)	Chapter or Sec the Pe Chapter 7 Chapter 9 Sec. 304 - Case ancillary Fili Full Filing Fee Attached Filing Fee to be paid in in Must attach signed applie	ing Fee (Check one box) Installments (Applicable to individuals only) Cation for the court's consideration certifying to pay fee except in installments.		
Statistical/Administrative Inform ☐ Debtor estimates that funds will be a ☐ Debtor estimates that, after any exem be no funds available for distribution	vailable for distri	bution to unsecured credito		THIS SPACE IS FOR COURT USE ON		
Estimated Number of Creditors	1-15 16-4		200-999 1000-over			
Estimated Assets		UNJ	TED STATES BA DISTRICT O	NKRUPTCY COURT		
\$0 to \$50,001 to \$100,001 to \$50,000 \$1(0,000 \tag{5})	\$500,001 to \$1 million	Case # 01-33478 g Filed: 03:15 PM, 1	wz Chapter 7	# 000056359 - SK 03:17 PM, October 09, 2001		
Estimated Debts \$0 to \$50,001 to \$100,001 to \$50,000 □ □ □ □ ✓	\$500,001 to \$1 million	Judge: Gregg W. Z Trustee: BARRY S Debtor(s):	ive SOLOMON	Code Qty Amount 7 1 \$200.00		

10:00 AM, November 15, 2001

Clifton Young Federal Building

300 Booth Street

Rm. 2110

Reno, NV

ORIGINAL First Meeting of Creditors

> From: JOE LAUB 711 S CARSON ST #2 CARSON CITY, NV 89701-0000

TOTAL PAID: \$200.00

me of Debtor(s):	FORM F
Keith Paul Pinter	
rs (If more than one, at	
se Number:	Date Filed:
ate of this Debtor (If n	nore than one, attach additional sheet
se Number:	Date Filed:
lationship:	Judge:
г.	
ures	
Signature of 1	Debtor (Corporation/Partnership)
	ary that the information provided in this
tition is true and correct, and behalf of the debtor.	I that I have been authorized to file this petition
	ecordance with the chapter of title 11. United
ates Code, specified in this pe	
NY	
Not Applicable	* • • •
Signature of Authorized In	ndividual
Printed Name of Authorize	ed Individual
Timed Name of Addionize	and Marviadar
Title of Authorized Individ	dual
Date	
8	f Non-Attorney Petition Preparer
ertify that I am a bankruptcy	y petition preparer as defined in 11 U.S.C. § 11 for compensation, and that I have provided
e debtor with a copy of this d	
Not Applicable	
Printed Name of Bankrupt	tcy Petition Preparer
Social Security Number	
Address	
	y numbers of all other individuals who prepared
or assisted in preparing thi	s document:
	repared this document, attach additional sheets
conforming to the appropri	iate official form for each person.
Not Applicable	
Signature of Bankruptcy F	Petition Preparer
Date	
	I. P. Hannes A
le 11 and the Federal Rules	r's failure to comply with the provisions of of Bankruptcy Procedure may result in fines
Date bankruptcy petition le 11 and the Feder imprisonment or b	al Rules

Date

Signature of Attorney for Debtor(s)

In Re: Keith Paul Pinter, Debtor

Notice To Individual Consumer Debtors

Case No:

If you intend to file a petition for relief under the Bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

	CHAPTER 7	-	Liquidation, or
	CHAPTER 11	-	Reorganization, or
	CHAPTER 12	-	Adjustments of Debts of a Family Farmer With Regular Annual Income, or
	CHAPTER 13	-	Adjustments of Debts of an Individual With Regular Income
you have any ques	itions regarding the inforr	mation	contained in this notice, you should consult with your attorney.
			Clerk of Court
			Acknowledgement
Signature: <u>W</u>	have read this notice. Paul Pinter, Debtor		Date: 10/4/01

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed with joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

Form B6 (6/90)

United States Bankruptcy Court District of Nevada

In re Keith Paul Pinter

Case No.

Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$	125,000.00		
B - Personal Property	YES	3	\$	31,560.00		
C - Property Claimed as Exempt	YES	1				
D - Creditors Holding Secured Claims	YES	1			\$ 157,295.00	
E - Creditors Holding Unsecured Priority Claims	YES	2			\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1			\$ 15,077.00	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
l - Current Income of Individual Debtor(s)	YES	1				\$ 1,995.00
J - Current Expenditures of Individual Debtor(s)	YES	1				\$ 3,405.00
Total Number o	f sheets L Schedules	13				
		Total Assets	\$	156,560.00		
			7	Total Liabilities	\$ 172,372.00	

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FORM I	B6A	•		
(6/90)				
In re:	Keith Paul Pinter		, Case No.	
	Debtor		-	(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home located at 624 Rock Island Drive Dayton, NV 89403	Fee Owner		\$ 125,000.00	\$ 122,000.00

(Report also on Summary of Schedules.)

FORM B6B (10/89)

in re	Keith	Paul	Pinter
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	,	Case	No.

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking Acct. #153750698448 U.S. Bank 1001 N Stewart Carson City, NV		50.00
		Savings Acct. #562-91-1885 Operating Engineers Credit Union 1290 Corporate Blvd. Sparks, NV		10.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Household goods, supplies & furnishings (ordinary)		2,450.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Clothing		200.00
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.		Gun		50.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
Annuities. Itemize and name each issuer.	х			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	х			

FORM B6B (10/89)

(10,00)				
In re	Keith Paul Pinter	,	Case No.	
	Debtor	_		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts receivable.	Х			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			
23. Automobiles. trucks, trailers, and other vehicles and accessories.		1978 Chevrolet pick-up (250,000 miles; poor condition; junk vehicle)		500.00
		1998 Chevrolet S10 pick-up shortbed (70,000 miles; NO EQUITY)		7,300.00
		2001 Honda Accord (NO EQUITY; SURRENDERING)		21,000.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			

FORM B6B	
(10/89)	

10/89)					
n re	Keith Paul Pinter	,	,	Case No.	
		Debtor	_		(if known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Office equipment, furnishings, and supplies.	Х			
27. Machinery, fixtures, equipment and supplies used in business.	х			
28. Inventory.	х			
29. Animals.	х			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	х			
32. Farm supplies, chemicals, and feed.	х			
33. Other personal property of any kind not already listed. Itemize.	x			
	2_	_ continuation sheets attached Tot	al F	\$ 31,560.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C (6/90)

ln re	Kei	th P	aul	Pin	ter
mie			uuı		

Case	No.	

Debtor.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1978 Chevrolet pick-up (250,000 miles; poor condition; junk vehicle)	NRS § 21.090(1)(f)	500.00	500.00
Clothing	NRS § 21.090(1)(b)	200.00	200.00
Gun	NRS § 21.090(1)(i)	50.00	50.00
Home located at 624 Rock Island Drive Dayton, NV 89403	NRS §§ 115.010, 21.090(1)(I)	3,000.00	125,000.00
Household goods, supplies & furnishings (ordinary)	NRS § 21.090(1)(b)	2,450.00	2,450.00

FORM B6D (6/90)

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Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

— Check this box it deptor has no creditors holding secu		- Carrie	to report on this conceans B.					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 00110138023020001			2001				23,795.00	2,795.00
Honda Finance P.O. Box 79055 City of Ind., CA 91716			Security Agreement 2001 Honda Accord (NO EQUITY; SURRENDERING) VALUE \$21,000.00				·	
ACCOUNT NO. 849792946			07/00				11,500.00	4,200.00
Union Acceptance Corp. P.O. Box 6186 Indianapolis, IN 46206		Security Agreement 1998 Chevrolet S10 pick-up shortbed (70,000 miles; NO EQUITY)						
			VALUE \$7,300.00					
ACCOUNT NO. 0031295033			10/99				122,000.00	0.00
Washington Mutual P.O. Box 60800 Los Angeles, CA 90060		Mortgage Home located at 624 Rock Island Drive Dayton, NV 89403						
			VALUE \$125,000.00					

B6E (Rev.4/98)

In re:

Keith Paul Pinter

Debtor

•		

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals
	Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

FORM B6 (10/89)	E - Cont.	•		
In re:	Keith Paul Pinter		 Case No.	
	Debtor			(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Sheet no. $\underline{1}$ of $\underline{1}$ sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)

\$0.00 \$0.00

To

FORM B6F (Official Form 6F) - (9/97)

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- 1	

In re:	Keith Paul Pinter	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5424 1801 8550 0532 CITI Cards P.O. Box 6402 The Lakes, NV 88901			1999 - 11/00 Credit Card				4,746.00
Direct Merchant's Bank P.O. Box 60142 City of Industry, CA 917			1998 - 03/01 Credit Card				8,400.00
ACCOUNT NO. 0216601100818314 HRS USA P.O. Box 60107 City of Ind, CA 91716	I		02/01 Credit Card				1,931.00

0 Continuation sheets attached

Subtotal

\$15,077.00

\$15,077.00

	Debtor		(If known)
in re:	Keith Paul Pinter	Case No.	
(10/89)			
Form E	6G	•	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $oxed{\square}$ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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, Case No	
	(If known)
BTORS	
	BTORS

Keith Paul Pinter

the filing of this document:

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Single	DEPENDENTS OF DE	EBTOR AND SPOUSE		
Debtor's Age: 30	NAMES	AGE		RELATIONSHIP
Spouse's Age:	None			
EMPLOYMENT:	DEBTOR	SP	OUSE	
Occupation	Equipment Operator			
Name of Employer	Granite Construction	4.00		
How long employed	Since 07/94			
Address of Employer	1900 Glendale Avenue Sparks, NV 89435			
Income: (Estimate of average mon	thly income)	DEBTO	R	SPOUSE
Current monthly gross wages, sala (pro rate if not paid monthly.)	ary, and commissions	\$ 2,8	50.00 \$	
Estimated monthly overtime		\$	0.00 \$	
SUBTOTAL		\$ 2.8!	50.00 \$	
LESS PAYROLL DEDUCTION	DNS	2,123		
a. Payroll taxes and social sec	curity	\$8	05.00 \$	MAT.
b. Insurance		\$	0.00 \$	
c. Union dues		\$	50.00 \$	
d. Other (Specify)		\$	0.00 \$	
SUBTOTAL OF PAYROLL DED	UCTIONS	\$8	<u>855.00</u> \$	
TOTAL NET MONTHLY TAKE HO	\$ 1,9	95.00 \$		
Regular income from operation of to (attach detailed statement)	business or profession or farm	\$	0.00 \$	
Income from real property		\$	0.00 \$	
Interest and dividends		\$	0.00 \$	
Alimony, maintenance or support p	payments payable to the debtor for the			
debtor's use or that of dependents	listed above.	\$	0.00 \$	
Social security or other governmer (Specify)		\$	0.00 \$	
Pension or retirement income		\$	0.00 \$	
Other monthly income				
(Specify)		\$	<u>0.00</u> \$	
TOTAL MONTHLY INCOME		\$1,9	995.00 \$	
TOTAL COMBINED MONTHLY IN	ICOME \$ 1,995.00	(Report also on Summa	ary of Sche	dules)
Describe any increase or decrease	e of more than 10% in any of the above categories an	ticipated to occur within the	year follow	ring

NONE

Form B6J (6/90)

In re	Keith Paul Pinter		Case No.		
	Debtor	,		(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a sep schedule of expenditures labeled "Spouse".	arate household. Complete a separat	t e
Rent or home mortgage payment (include lot rented for mobile home)		\$ 1,100.00
Are real estate taxes included? Yes No	✓	
Is property insurance included?	✓	
Utilities Electricity and heating fuel		\$ 160.00
Water and sewer		\$ 60.00
Telephone		\$ 100.00
Other Cable		\$ 40.00
Home maintenance (repairs and upkeep)		\$ 50.00
Food		\$ 250.00
Clothing		\$ 50.00
Laundry and dry cleaning		\$ 60.00
Medical and dental expenses		\$ 50.00
Transportation (not including car payments)		\$ 400.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 25.00
Charitable contributions		\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ 50.00
Life		\$ 0.00
Health		\$ 0.00
Auto		\$ 120.00
Other		\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property taxes		\$ 110.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be inclu	ded in the plan)	
Auto		\$ 280.00
Other		\$ 0.00
Alimony, maintenance or support paid to others		\$ 500.00
Payments for support of additional dependents not living at your home		\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed	d statement)	\$ 0.00
Other		\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 3,405.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	L	
Provide the information requested below, including whether plan payments are to	he made hi-weekly monthly appually	v orat
some other regular interval.	be made bi-weekly, monthly, aimidally	, or at
A. Total projected monthly income		\$
B. Total projected monthly expenses		\$
C. Excess income (A minus B)		\$
D. Total amount to be paid into plan each		\$
	nten/al)	

In re: Keith Paul Pinter 562-91-1885

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of page, and that they are true and correct to the best of my knowledge, information, and belief.

13 sheets plus the summary

Date: <u>\0\4\0\</u>

Signature

Keith Paul Pinter

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)





UNITED STATES BANKRUPTCY COURT

District of Nevada

In re:	Keith Paul Pinter
	562-91-1885

Case No.	
Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

4.3

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

44,000.00 Granite Const. 1999 Calendar Year

46,720.00 Granite Const. 2000 Calendar Year

19,927.00 Granite Const. 2001 Year to Date

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD
6,750.00 Unemployment 1999 Calendar Year
6,813.00 Unemployment 2000 Calendar Year

3. Payments to creditors

None ☑

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF	AMOUNT	AMOUNT
NAME AND ADDRESS OF CREDITOR	PAYMENTS	PAID	STILL OWING

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING





NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None M

> a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

COURT OR AGENCY

AND LOCATION

STATUS OR

AND CASE NUMBER

NATURE OF PROCEEDING

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

M

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one vear immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

M

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT **TERMS OF ASSIGNMENT** OR SETTLEMENT





b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None **⋈**

NAME AND ADDRESS

OF COURT

CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None ਯ

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON
OR ORGANIZATION

RELATIONSHIP

TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF

GIFT

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

DEBTOR OF PROPERTY

7/13/01

850.00 + 200.00 filing fee

Laub and Laub Law Office 711 S Carson St., Ste. 2 Carson City, NV 89701

10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

U.S. Bank 1001 N Stewart St. Carson City, NV 89701 Checking Acct. #153700030312; Closed 4/18/01

Final balance \$450

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR

NAMES AND ADDRESSES OF THOSE WITH ACCESS DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

OTHER DEPOSITORY

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF **SETOFF**

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

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If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☑

6 %

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Enivronmental Law.

None ਯ

SITE NAME AND

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

SITE NAME AND

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

◩

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING
NAME I.D. NUMBER ADDRESS NATURE OF BUSINESS DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

 \square

NAME

ADDRESS

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

Signature of Debtor

Keith Paul Pinter





UNITED STATES BANKRUPTCY COURT District of Nevada

In re:	Keith Paul Pinter
	562-91-1885

Case No.	
Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. Property To Be Surrendered.

Description of Property

Creditor's Name

1. 2001 Honda Accord (NO EQUITY; SURRENDERING)

Honda Finance

b. Property To Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 1998 Chevrolet S10 pick-up shortbed (70,000 miles; NO EQUITY)	Union Acceptance Corp.				Continue payments w/out reaf.
2. Home located at 624 Rock Island Drive Dayton, NV 89403	Washington Mutual				Continue payments w/out reaf.

Date:

Circumture of Dahte





UNITED STATES BANKRUPTCY COURT

District of Nevada

Keith Paul Pinter

562-91-1885

None

Debtor

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

					FOR DEBTOR		
1.	and the	at co me,	mpensation paid to me within one year t	efor	016(b), I certify that I am the attorney for the above-name e the filing of the petition in bankruptcy, or agreed to be ehalf of the debtor(s) in contemplation of or in	ed debtor(s)	
	F	or leg	al services, I have agreed to accept			\$	850.00
	P	rior to	the filing of this statement I have receive	/ed		\$	850.00
	В	alanc	e Due			\$	0.00
2.	The s	ource	e of compensation paid to me was:				
		\square	Debtor		Other (specify)		
3.	The s	ource	e of compensation to be paid to me is:				
			Debtor		Other (specify)		
4.	Ø		ve not agreed to share the above-disclos ny law firm.	sed c	ompensation with any other person unless they are mem	bers and associate	es
		my l			pensation with a person or persons who are not members with a list of the names of the people sharing in the compe		
5.	In retu inclu		r the above-disclosed fee, I have agreed	l to re	ender legal service for all aspects of the bankruptcy case	,	
	a)		lysis of the debtor's financial situation, a stition in bankruptcy;	nd re	endering advice to the debtor in determining whether to file	e	
	b)	Prep	paration and filing of any petition, schedu	ules,	statement of affairs, and plan which may be required;		
	c)	Rep	resentation of the debtor at the meeting	of cr	editors and confirmation hearing, and any adjourned hear	rings thereof;	
	d)	[Oth	er provisions as needed]				

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

Representation of the Debtor in adversary proceedings and other contested bankruptcy matters.

CERTIFICATION
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. Dated: 10 ~ U ~ O Joe M. Laub, Bar No. 3664 Laub and Laub Law Offices Attorney for Debtor(s)